

Information to identify the case:

Debtor 1	<u>David R Borzotta</u>	Social Security number or ITIN	xxx-xx-6403
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lisa A Borzotta</u>	Social Security number or ITIN	xxx-xx-3883
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-14123-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David R Borzotta

Lisa A Borzotta

5/25/23

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David R Borzotta
Lisa A Borzotta
Debtors

Case No. 18-14123-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 25, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ David R Borzotta, Lisa A Borzotta, 41 Highland Avenue, Midland Park, NJ 07432-1803
cr	+ M&T BANK, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517364911	+ Cenlar Federal Savings & Loan, POB 77404, Trenton, NJ 08628-6404
517364918	+ M&T Bank, Attn: Phelan Hallinan Diamond & Jones PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517439253	+ NJ Division of Taxation, POB 257, Trenton, NJ 08646-0257
519917009	+ TD Bank NA, PO Box 16029, Lewiston, ME 04243-9507
517415359	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517448380	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz Hertzell LLP, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 25 2023 21:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 25 2023 21:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	May 26 2023 01:04:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517364910	+ EDI: CITICORP.COM	May 26 2023 01:04:00	Best Buy/ CBNA, POB 6497, Sioux Falls, SD 57117-6497
517419247	Email/PDF: bncnotices@becket-lee.com	May 25 2023 21:28:46	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517364915	+ EDI: CITICORP.COM	May 26 2023 01:04:00	Citicards/Citibank, POB 6241, Sioux Falls, SD 57117-6241
517364916	+ EDI: WFNNB.COM	May 26 2023 01:04:00	Comenity Bank/Victoria Secret, POB 182789, Columbus, OH 43218-2789
517364919	+ EDI: CITICORP.COM	May 26 2023 01:04:00	Macys, POB 8218, Mason, OH 45040
517364912	EDI: JPMORGANCHASE	May 26 2023 01:04:00	Chase, POB 78420, Phoenix, AZ 85062
517364914	EDI: JPMORGANCHASE	May 26 2023 01:04:00	Chase Card, POB 15298, Wilmington, DE 19850
517364917	+ Email/Text: PBNCNotifications@peritussservices.com	May 25 2023 21:24:00	Khols Department Store, POB 3115, Milwaukee, WI 53201-3115
517523941	Email/Text: camanagement@mtb.com	May 25 2023 21:26:00	M&T BANK, PO Box 1288, Buffalo, NY 14240-1288
517364920	+ EDI: NAVIENTFKASMSERV.COM	May 26 2023 01:04:00	Navient, POB 9500, Wilkes Barre, PA 18773-9500

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517523220	EDI: MAXMSAIDV	May 26 2023 01:04:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517466748	EDI: Q3G.COM	May 26 2023 01:04:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517513444	EDI: Q3G.COM	May 26 2023 01:04:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517364922	+ EDI: RMSC.COM	May 26 2023 01:04:00	SYNCB/ PC Richard, POB 965036, Orlando, FL 32896-5036
517366709	+ EDI: RMSC.COM	May 26 2023 01:04:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517364924	EDI: TDBANKNORTH.COM	May 26 2023 01:04:00	TD Bank, N.A., POB 9547, Portland, ME 04112
517524589	EDI: TDBANKNORTH.COM	May 26 2023 01:04:00	TD Bank, N.A., c/o Schiller Knapp Lefkowitz Hertzell LLP, 70 Gray Road, Falmouth, ME 04105
517524685	+ Email/Text: bncmail@w-legal.com	May 25 2023 21:27:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517364923	+ EDI: WTRRN BANK.COM	May 26 2023 01:04:00	TD Bank USA/Target Card, POB 673, Minneapolis, MN 55440-0673
517364927	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 25 2023 21:25:00	Toyota Financial Services, POB 5855, Carol Stream, IL 60197
517433306	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 25 2023 21:25:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517364928	+ Email/Text: BAN1418@UCBINC.COM	May 25 2023 21:25:00	United Collection Bureau, Inc, Attn: Chase Bank, N.A., POB 1418, Maumee, OH 43537-8418
517364929	+ Email/Text: vci.bkcy@vwcredit.com	May 25 2023 21:26:00	VW Credit, Inc., 1401 Franklin Blvd, Libertyville, IL 60048-4460
517483549	+ EDI: AIS.COM	May 26 2023 01:04:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517364913	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, POB 78420, Phoenix, AZ 85062
517364921	*+	Navient, POB 9500, Wilkes Barre, PA 18773-9500
517364925	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, TD Bank, N.A., POB 9547, Portland, ME 04112
517364926	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, TD Bank, N.A., POB 9547, Portland, ME 04112

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Lisa M. McQuade	on behalf of Plaintiff Parabolic Performance & Rehab lmcquade@csglaw.com
Lisa M. McQuade	on behalf of Counter-Defendant Parabolic Performance & Rehab lmcquade@csglaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor M&T BANK mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Nicholas V. Rogers	on behalf of Creditor M&T BANK nj.bkecf@fedphe.com
Richard James Tracy, III	on behalf of Creditor TD Bank N.A. richard.tracy.iii@gmail.com, tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com
Robert Wachtel	on behalf of Counter-Claimant Lisa A Borzotta rwachtel@ronlevinelaw.com ronlevinelawfirm@gmail.com
Robert Wachtel	on behalf of Counter-Claimant David R Borzotta rwachtel@ronlevinelaw.com ronlevinelawfirm@gmail.com
Robert Wachtel	on behalf of Defendant Lisa A Borzotta rwachtel@ronlevinelaw.com ronlevinelawfirm@gmail.com
Robert Wachtel	on behalf of Defendant David R Borzotta rwachtel@ronlevinelaw.com ronlevinelawfirm@gmail.com
Ronald I. LeVine	on behalf of Counter-Claimant Lisa A Borzotta ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com
Ronald I. LeVine	on behalf of Defendant David R Borzotta ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com
Ronald I. LeVine	on behalf of Debtor David R Borzotta ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com
Ronald I. LeVine	on behalf of Defendant Lisa A Borzotta ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com
Ronald I. LeVine	on behalf of Counter-Claimant David R Borzotta ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com
Ronald I. LeVine	on behalf of Joint Debtor Lisa A Borzotta ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
United States Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 20